

means for receiving, over said network connection, a user's applicable loan criteria selected from said list of possible loan criteria;

means for using said applicable loan criteria and said loan data to create a list of loan adjustments, said loan adjustments comprising changes to costs, points, rates, margins, caps or life caps to be made if associated adjustment criteria are indicated as being applicable;

means for transmitting to said user over said network connection a quoted interest rate and said list of loan adjustments.

6. A method for collecting and disseminating loan information over a network connection, comprising the steps of:

providing a form to users via a network connection, said form including a series of possible adjustment criteria, adjustments to costs, points, rates, margins, caps or life caps associated with said criteria, and means associated with each of said adjustment criteria for allowing said user to indicate that a criterium is applicable;

receiving via said network connection user input indicating that particular criteria among said adjustment criteria are applicable;

providing to said user over said network connection a report showing user-selected applicable adjustments to terms of a quoted loan product.

Please cancel claims 9 through 13 without prejudice toward filing of a divisional or continuation application directed to the subject matter thereof.

## REMARKS

Applicant thanks the Examiner for the telephonic interview conducted November 26, 2001. During that conversation, the Examiner indicated that the term "adjustments" was considered indefinite. Applicant submits this Amendment to clarify that this term includes adjustments to either costs, points, rates, margins, caps or life caps.

Support for this amendment may be found in Applicant's specification at, e.g., page 15, lines 21-23; page 6, line 26 through page 7, line 5; and page 17, lines 24 through 26 as